

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Mark A. Orelski
Debtor(s)

Bankruptcy Case No.: 20-10007-TPA
Per Proceeding Held July 7, 2020
Chapter: 13
Docket No.: 21 - 6, 17
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 2, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$862.00 as of July, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: No payments are to be made to Pennymac (Claim No. 15). Creditor is being paid direct by Debtor's estranged spouse who is still living in the property.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge
United States Bankruptcy Court

Dated: July 10, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mark A. Orelski
 Debtor

Case No. 20-10007-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson
 Form ID: 149

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db
 15179432 +Mark A. Orelski, 331 Metz Street, Erie, PA 16508-2723
 15179433 +Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
 15179434 +Discover Student Loans, P O BOX 30949, Salt Lake City, UT 84130-0949
 15179435 +First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
 15179438 Home Depot Credit Services, P O 9001010, Louisville, KY 40290-1010
 15179438 PennyMac, P O BOX 514387, Los Angeles, CA 90051-4387
 15218096 +PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
 15179440 USAA American Express, PO Box 650448, Dallas, TX 75265-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 11 2020 03:46:26
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15207074 E-mail/Text: ally@ebn.phinsolutions.com Jul 11 2020 03:47:01 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004
 15179426 +E-mail/Text: ally@ebn.phinsolutions.com Jul 11 2020 03:47:01 Ally Financial,
 P O BOX 380902, Minneapolis, MN 55438-0902
 15179427 E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:44:48 Ashley Homestores/SYNCB,
 P O BOX 960061, Orlando, FL 32896-0061
 15179439 E-mail/Text: BankruptcyNotices@aafes.com Jul 11 2020 03:47:08 The Exchange,
 P O BOX 740890, Cincinnati, OH 45274-0890
 15218090 E-mail/Text: BankruptcyNotices@aafes.com Jul 11 2020 03:47:08
 Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd.,
 Dallas, TX 75236
 15179428 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2020 03:45:38 Capital One,
 P O BOX 71083, Charlotte, NC 28272-1083
 15183422 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2020 03:44:56
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15179429 E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:46:16 Care Credit/Synchrony Bank,
 P O BOX 960061, Orlando, FL 32896-0061
 15179431 E-mail/PDF: creditonebknofications@resurgent.com Jul 11 2020 03:45:40 Credit One Bank,
 P O BOX 98873, Las Vegas, NV 89193-8873
 15181868 E-mail/Text: mrdiscen@discover.com Jul 11 2020 03:47:07 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 15181030 +E-mail/Text: DSLBKYP@discover.com Jul 11 2020 03:47:51 Discover Student Loans,
 PO Box 30925, Salt Lake City, UT 84130-0925
 15185279 E-mail/PDF: resurgentbknofications@resurgent.com Jul 11 2020 03:45:02 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15179436 E-mail/Text: ml-ebn@missionlane.com Jul 11 2020 03:47:01 Lendup Card Services, Inc.,
 P O BOX 4517, Carol Stream, IL 60197-4517
 15203939 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 11 2020 03:45:41
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15179437 E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:44:48 Paypal Credit Services/SYNCB,
 P O BOX 960080, Orlando, FL 32896-0080
 15204023 +E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 11 2020 03:47:45 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 15179542 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:45:31 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15212516 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:44:47 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 15211376 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 11 2020 03:45:49 Verizon,
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
 15179441 E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:46:17 Walmart/Synchrony Bank,
 PO BOX 530927, Atlanta, GA 30353-0927

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 15179430 PENNYMAC LOAN SERVICES, LLC
 Client Services, 3451 Harry S Truman Blvd, WI 53301-4047

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: vson
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Page 2 of 2
Total Noticed: 29

Date Rcvd: Jul 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Tina M. Fryling on behalf of Debtor Mark A. Orelski tinafryling@gmail.com,
tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 4